

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:
LOW, LESLIE C
LOW, LINDA L

Debtor(s)

CHAPTER 7 CASE
CASE NO. 07-10645 SHJ
JUDGE John H. Squires

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS
FOR COMPENSATION, AND HEARING ON THE ABANDONMENT
OF PROPERTY BY THE TRUSTEE**

TO the Debtor(s), Creditors, and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held.

At: U.S. BANKRUPTCY COURT
219 South Dearborn, Courtroom 680
Chicago, Illinois 60604

on: **September 22, 2008**
at: **10:00 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.
3. The Trustee's Final Report shows total:

| | |
|--|---------------------|
| a. Receipts | \$ <u>81,381.57</u> |
| b. Disbursements | \$ <u>65,576.70</u> |
| c. Net Cash Available for Distribution | \$ <u>15,804.87</u> |

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

| <u>Applicant</u> | Compensation Previously Paid | Fees Now Requested | Expenses Now Requested |
|--|------------------------------------|-----------------------|------------------------------|
| Popowcer Katten, Ltd. (Trustee's Accountant Fees) | 0.00 | \$945.00 | |

| | | |
|---|------|-------------|
| GLENN R. HEYMAN (Trustee Fees) | 0.00 | \$5,819.08 |
| Crane, Heyman, Simon, Welch & Clar (Trustee's Firm Legal Fees) | 0.00 | \$10,380.00 |
| Crane, Heyman, Simon, Welch & Clar (Trustee's Firm Legal Expenses) | 0.00 | \$469.81 |

5. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$9,666.24 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are:

| <u>Claim Number</u> | <u>Claimant</u> | <u>Allowed Amount of Claim</u> | <u>Proposed Payment</u> |
|-------------------------|--------------------------------|------------------------------------|-----------------------------|
| 6 | Illinois Department of Revenue | 1,885.97 | 0.00 |
| 16 | Internal Revenue Service | 7,780.27 | 0.00 |

6. Claims of general unsecured creditors totaling \$180,198.55 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 0.00%.

Allowed general unsecured claims are as follows:

| <u>Claim Number</u> | <u>Claimant</u> | <u>Allowed Amount of Claim</u> | <u>Proposed Payment</u> |
|-------------------------|--|------------------------------------|-----------------------------|
| 3 | Credit Line Recovery, PO Box 1166, Northbrook, IL | \$ 10,640.53 | \$ 0.00 |
| 4 | Discover Bank/DFS Services LLC | \$ 11,701.31 | \$ 0.00 |
| 6 | Illinois Department of Revenue | \$ 211.00 | \$ 0.00 |
| 7 | CHASE BANK USA | \$ 22,395.18 | \$ 0.00 |
| 8 | CHASE BANK USA | \$ 20,507.17 | \$ 0.00 |
| 9 | CHASE BANK USA | \$ 3,027.19 | \$ 0.00 |
| 10 | CHASE BANK USA | \$ 7,024.30 | \$ 0.00 |
| 11 | CHASE BANK USA | \$ 9,669.97 | \$ 0.00 |
| 12 | Alliant Credit Union | \$ 4,695.56 | \$ 0.00 |
| 13 | Alliant Credit Union | \$ 4,018.72 | \$ 0.00 |
| 14 | Alliant Credit Union | \$ 4,695.56 | \$ 0.00 |
| 15 | LVNV Funding LLC its successors and assigns as | \$ 16,433.82 | \$ 0.00 |
| 16 | Internal Revenue Service | \$ 2,288.73 | \$ 0.00 |
| 17 | LVNV Funding LLC its successors and assigns as | \$ 24,688.70 | \$ 0.00 |
| 18 | LVNV Funding LLC its successors and assigns as | \$ 22,962.21 | \$ 0.00 |
| 19 | Portfolio Recovery Associates, LLC. c/o Mbna Ameri | \$ 15,238.60 | \$ 0.00 |

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtor has been discharged.
11. The Trustee proposed to abandon the following property at the hearing: 916 6th St property, checking accounts, household goods and furnishings, unpaid rents - Bonnie Sparks, 1990 Olds Calais automobile and animals.

Dated: August 22, 2008

For the Court,

By: KENNETH S. GARDNER
Kenneth S. Gardner
Clerk of the United States Bankruptcy Court
219 S. Dearborn Street; 7th Floor
Chicago, IL 60604

Trustee: GLENN R. HEYMAN
Address: 135 S. LaSalle Street, #3705
Chicago, IL 60603
Phone No.: (312) 641-6777

SERVICE LIST

**LESLIE C. LOW & LINDA L. LOW
07 B 10645**

Glenn R. Heyman
Crane, Heyman, Simon, Welch & Clar
135 South LaSalle Street, Suite 3705
Chicago, IL 60603

Lois West
Popowcer Katten, Ltd.
35 East Wacker Drive, Suite 1550
Chicago, IL 60601-2207

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 07-10645User: amcc7
Form ID: pdf002Page 1 of 2
Total Served: 50

Date Rcvd: Aug 22, 2008

The following entities were served by first class mail on Aug 24, 2008.

db +Leslie C Low, 345 Calumet Blvd, Harvey, IL 60426-1203
 jdb +Linda L Low, 345 Calumet Blvd, Harvey, IL 60426-1203
 aty +Edwin L Feld, Feld & Korrub, LLC, 29 South LaSalle Street Suite 328, Chicago, IL 60603-1553
 tr +Glenn R Heyman, ESQ, Crane Heyman Simon Welch & Clar, 135 S Lasalle Ste 3705, Chicago, IL 60603-4101
 11421632 ++ALLIANT CREDIT UNION, BANKRUPTCY DEPARTMENT, 11545 W TOUHY AVE, CHICAGO IL 60666-5000
 (address filed with court: Alliant Credit Union, 11545 W. Touhy Ave, Amf Ohare, IL 60666)
 11421634 +AT&T Universal, PO Box 6403, The Lakes, NV 88901-6403
 11421635 +AT&T Universal Master Card, PO Box 45166, Jacksonville, FL 32232-5166
 11421631 +Academy Collection Service, 10965 Decatur Rd, Philadelphia, PA 19154-3294
 11421633 +Arrow Financial, 21031 Network Place, Chicago, IL 60678-0001
 11421637 +Bank of America, PO Box 53139, Phoenix, AZ 85072-3139
 11421636 +Bank of America, 820 Silver Lake Rd, Dover, DE 19904-2464
 11421639 +CBUSA Sears, 8725 W Sahara Ave, The Lakes, NV 89163-0001
 11844154 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 11421638 +Capital One, PO Box 85015, Richmond, VA 23285-5015
 11421641 +Chase, PO Box 15298, Wilmington, DE 19850-5298
 11421640 +Chase, 800 Brookside Blvd, Westerville, OH 43081-2822
 11421642 +Chase Bank USA, 800 Brookside Blvd, Westerville, OH 43081-2822
 11421644 +Chase Cardmember Service, PO Box 100044, Kennesaw, GA 30156-9244
 11421643 +Chase Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
 11421645 +Citibank, Box 6000, The Lakes, NV 89163-0001
 11421646 +Citizens Financial Bank, 5311 Hohman Ave, Hammond, IN 46320-1809
 11421647 +Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
 11421648 +Cook County Treasurer, PO Box 4488, Carol Stream, IL 60197-4488
 11421649 +Creditors Interchange, PO Box 1335, Buffalo, NY 14240-1335
 11421650 +Delbert Earnest, 916 Sixth St, International Falls, MN 56649-2222
 11421652 +First USA Bank, 800 Brooks Edge Blvd, 21st Floor, Westerville, OH 43081-2822
 11421653 +Gregory Thompson, Shantz 2 East, 100 Freeman Drive, Saint Peter, MN 56082-3504
 11421654 +Hilco Receivables, One Northbrook Plaza, Suite 415, Northbrook, IL 60062
 11837525 ++ILLINOIS DEPARTMENT OF REVENUE, P O BOX 64338, CHICAGO IL 60664-0338
 (address filed with court: Illinois Department of Revenue, Bankruptcy Section, 100 West Randolph Street Level 7-410, Chicago, Illinois 60601)
 11421656 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126, PHILADELPHIA PA 19114-0326
 (address filed with court: Internal Revenue Service, Mail Stop 5010 CHI, 230 S Dearborn St, Chicago, IL 60604)
 11421655 +Illinois Dept of Revenue, PO Box 19084, Springfield, IL 62794-9084
 11421657 +James Thompson, 6201 Susie Rd, Amarillo, TX 79118-3097
 11421658 +Leading Edge Recovery, 8550 W Bryn Mawr, S-350, Chicago, IL 60631-3222
 11421660 +Michael Davis Weis, PO Box 1166, Northbrook, IL 60065-1166
 11421661 +Michael Fine, 131 S Dearborn, Floor 5, Chicago, IL 60603-5517
 11421662 +NAFS, 165 Lawrnece Bell Dr # 100, Williamsville, NY 14221-7896
 11421663 +NCO, 507 Prudential Road, Horsham, PA 19044-2368
 11421664 +Phillips and Cohen Assoc, 258 Chapman Rd, Suite 205, Newark, DE 19702-5446
 11421665 +Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
 12043647 +Portfolio Recovery Associates, LLC. c/o Mbna Ameri, POB 41067, NORFOLK VA 23541-1067
 11421666 +Redline Recovery Services, 2350 N Forest Road, Suite -31B, Getzville, NY 14068-1398
 11421668 +Sears CBSD, PO Box 6189, Sioux Falls, SD 57117-6189
 11421669 +Shermoen & Jaks, PO Box 1072, International Falls, MN 56649-1072
 11421670 +UNVL/Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 11421671 +Wells Fargo Financial, 1240 Office Plaza Dr, West Des Moines, IA 50266-2300

The following entities were served by electronic transmission on Aug 23, 2008.

11421651 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 23 2008 05:01:48 Discover, PO Box 30395, Salt Lake City, UT 84130
 11822873 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 23 2008 05:01:48 Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
 11421659 +E-mail/Text: resurgentbknotifications@resurgent.com LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
 11952767 E-mail/Text: resurgentbknotifications@resurgent.com LVNV Funding LLC its successors and assigns as, assignee of Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 11421667 +E-mail/Text: resurgentbknotifications@resurgent.com Resurgent Capital Services, 15 S Main Street #600, Greenville, SC 29601-2768
 TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11817016 aty* Credit Line Recovery, PO Box 1166, Northbrook, IL
 +Glenn R Heyman, ESQ, Crane Heyman Simon Welch & Clar, 135 S Lasalle Ste 3705, Chicago, IL 60603-4101

TOTALS: 1, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1
Case: 07-10645

User: amcc7
Form ID: pdf002

Page 2 of 2
Total Served: 50

Date Rcvd: Aug 22, 2008

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2008

Signature:

